

PNB MetLife Guaranteed Income Plan (UIN: 117N097V04)  
Individual, Non-Linked, Non-Participating, Savings, Life Insurance Plan



**Guaranteed Surrender Value (GSV) factors:**

<b>GSV factors as a % of Total Premiums Paid</b>			
<b>Year/ Policy Term</b>	<b>10</b>	<b>15</b>	<b>20</b>
1	-	-	-
2	30.00%	30.00%	30.00%
3	35.00%	35.00%	35.00%
4	50.00%	50.00%	50.00%
5	50.00%	50.00%	50.00%
6	50.00%	50.00%	50.00%
7	50.00%	50.00%	50.00%
8	70.00%	55.71%	53.33%
9	90.00%	61.43%	56.67%
10	90.00%	67.14%	60.00%
11		72.86%	63.33%
12		78.57%	66.67%
13		84.29%	70.00%
14		90.00%	73.33%
15		90.00%	76.67%
16			80.00%
17			83.33%
18			86.67%
19			90.00%
20			90.00%